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CCSD Submission to the Standing Committee on Finance

October 5, 2000

Growing Together: Priorities for the 2001 Federal Budget

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The Canadian Council on Social Development (CCSD) is an independent, national, non-profit organization focussing on areas of social and economic security.

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- **Introduction**

The Canadian Council on Social Development (CCSD) is an independent, national, non-profit organization specializing in research and advocacy on issues of economic and social security.

Our most recent research work has addressed poverty and income inequality (*The Canadian Fact Book on Poverty 2000*), child development (*The Progress of Canada's Children*), barriers to the full participation of persons with disabilities and visible minorities in Canadian society, labour market issues, and the development of measures of social progress and security to qualify and supplement economic measures such as the GDP (*The Personal Security Index*). We have a large and growing membership base of organizations and individuals who help inform and direct our research, notably through our volunteer Board of Directors.

In this brief, we will draw out some of the policy implications of research and reflection conducted by the CCSD and by others, and we will address five key issues: a National Children's Agenda; a National Disability Agenda; a Fair Tax Agenda; an Affordable Housing Agenda; and Measuring and Monitoring Social Progress.

The development of social and economic policies which will promote the shared progress of all Canadians demands a high level of co-operation between the federal and provincial governments. Unfortunately, federal-provincial conflicts have been and remain a major obstacle to progress, and these conflicts have served to unduly exclude non-governmental and other important organizations from the policy-making process. The CCSD supports the broad objectives of the Social Union and the principle that effective national social programs require broad partnerships between all levels of government, and between governments and non-governmental organizations. We also recognize that national social programs should take into account the specific circumstances of Quebec.

The CCSD believes it is critical that we invest the fast-growing federal fiscal surplus in Canada's social programs and infrastructure if we are to 'grow together' and build a more inclusive foundation for future human development and well-being. The size of the surplus

and the healthy prospects for continued growth and job creation provide Canada with a major opportunity to move forward in this area.

Social investment, in combination with an improving job market, has enormous potential to reverse some of our more dismal trends - including rising inequality and exclusion, and falling real incomes and security for many middle- and lower-income families. There is ample opportunity now to finance significant social investment and targeted tax relief towards social objectives, without compromising the continued decline of federal debt as a share of GDP, and without compromising future growth and job creation.

We need good social policies to advance the cause of social justice, because good social policy is also good economic policy. No country can truly advance if it turns its back on the needs of its citizens or fails to ensure the full participation and inclusion of all of its citizens.

Canada's accelerating economic recovery since the mid-1990s has resulted in progress for some, but also growing income inequality and deepening social cleavages. A significant portion of our citizens are at risk of being left behind, including lower-income families with children, single-parent families headed by women, persons with disabilities, many visible minority immigrants, and older single persons. Canada does not have a large "underclass" of citizens, but we risk creating one as more and more households experience long-term and deep poverty. And although employment has grown - and this is certainly welcome and is having a real impact - the labour market alone has not provided sufficient employment opportunities at living wages.

This raises the question: How can we provide security to all in a rapidly changing economy? There is a need to expand - rather than make further cuts to - income supports such as social assistance and EI, and there is a need to expand the social safety net to cover not just those outside the labour market, but also to support labour market participation and supplement often inadequate wages. There is a need to increase the provision of social security outside the market through new programs and services. **Social investment now is critical if we are to create a more inclusive and more prosperous society**.

To this end, the CCSD recommends the following program initiatives, building on priorities set out in previous federal budgets:

A National Children's Agenda

- Additional federal funding should be set aside in Budget 2001 to support the National Children's Agenda.
- Ongoing federal funding should be designated for the National Children's Agenda in order to sustain the Year One commitments and finance much-needed programs for school-aged children and youth in subsequent years.
- The federal government should advance its timetable for increases to the Canada Child Tax Benefit (CCTB) and phase out benefits more slowly as family income rises.
- The federal government should consider the plight of the very poorest children in Canada and prohibit the clawback of the National Child Benefit Supplement from families on social assistance.

A National Disability Agenda

- The federal government should move forward, with the provinces, to create a national network of supports and services to assist persons with disabilities in their daily activities.

- The federal government should move immediately to offset the extra costs related to living with a disability by substantially improving the existing disability credits as an interim step, then work towards a new refundable disability tax credit.

A Fair Tax Agenda

- The federal government should immediately increase the basic tax exemption to $8,000 and maintain full indexing to inflation.

- The federal government should increase the GST Tax Credit by $70 per adult and by $30 per child.

- The federal government should work towards a universal child tax credit program which would recognize the costs that all families face when raising children.

- The progressivity of the personal income tax system should be retained and improved.

An Affordable Housing Agenda

- The federal government should take a leadership role in developing a national housing strategy in conjunction with the provinces, municipalities and non-government housing associations, under the auspices of the Social Union Framework Agreement.

- The federal government should develop financial instruments - including tax measures and capital pools - to assist with the construction, financing and long-term maintenance of affordable housing stocks. These efforts should be done in partnership with community and private sector partners, and build upon the many constructive proposals being advanced by municipal, voluntary and academic housing advocates.

Measuring and Monitoring Social Progress

- The federal government should devote $50 million in Budget 2001 for the development and implementation of a national strategy to chart social progress and monitor the health and well-being of Canadians, in consultation with federal, provincial, and non-governmental organizations.

- The federal government should bring together the expertise of the government, academics and the voluntary sector to further develop and implement the concept of social monitoring. $15 million annually should be administered by the Social Sciences and Humanities Research Council (SSHRC), in partnership with the voluntary sector and the federal government's Policy Research Secretariat.

- **Will we grow together, or grow apart?**

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Recently released income data for 1998 show that many Canadians have finally begun to recover from the recession and slow recovery of the mid-1990s. The data also show, however, that a significant number of Canadians are being left behind, and both market and after-tax income inequality have grown, even as economic growth and job growth have accelerated. This growing income inequality is compounding and exacerbating other divisions in Canadian society, and it raises troubling questions for governments and citizens alike.

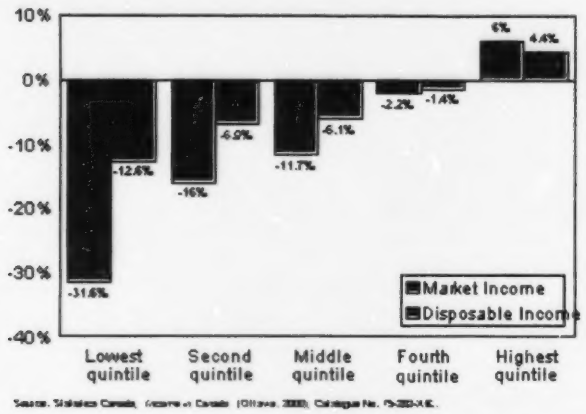
Family incomes improved significantly between 1997 and 1998, and average after-tax family income in 1998 ($49,626) reached its highest level in a decade, finally surpassing the average family income achieved in 1989, the peak of the last business cycle. Among unattached individuals, average after-tax income also increased. An increase in the number of jobs, with more full-time jobs, and modest growth in wages led to these higher earnings.

The poverty gap is growing

Higher average incomes in 1998 led to a drop in the proportion of Canadians who are living below Statistics Canada's low income cut-offs. The poverty rate among all Canadians fell from 18.2% in 1997 to 16.9% in 1998. An estimated 5.1 million Canadians lived in poverty in 1998. Of this number, 1.3 million were children, representing a child poverty rate of 18.8% [1]. However, poverty rates in 1998 remained higher than those recorded in 1989 [2]. And although fewer people lived in low-income households in 1998, the poverty gap - the amount of money required to raise the income of poor households up to the poverty line - actually grew in 1998 compared to both 1997 and 1989. For families, the average gap between their incomes and the low income cut-off was $8,219; for unattached individuals, the average poverty gap was $6,154 [3].

Unequal shares

Percentage Change in Average Market Income and Disposable Income, All Households, by After-tax Income Quintile, 1989-19



This widening poverty gap points to a very disturbing trend. **While average incomes have improved, Canadians at the bottom of the income ladder and even those in the middle are not sharing equally in this new-found prosperity**. All households saw an increase in their after-tax incomes between 1997 and 1998, but those in the top quintile gained $3,404 (or 4.1%), while those in the bottom quintile gained just $63 (or 0.6%), and those in the middle quintile gained $692 (or 2.1%) [4].

This income gap among Canadians has been growing throughout the 1990s, and notably so since 1994. According to Statistics Canada's most recent data, market incomes in particular have become more polarized. In 1989, the top 20% of households received 46.3% of all market income; by 1998, their share had grown to 50.1%. In contrast, the income shares among households in the lowest, second and middle quintiles fell over this same period by 0.8, 1.3 and 1.7 percentage points, respectively. In other words, households in the top quintile in 1989 received $18 in market income for every $1 earned by households in the lowest quintile; in 1998, those in the top quintile got $27 for every $1 earned by those in the lowest quintile [5]. As shown in the chart, only those in the top quintile have seen real income gains since 1989.

The human face of poverty

While it is important not to generalize too broadly, it is equally important to understand the human face that underlies this income distribution. Research by the CCSD and others has shown that among the working-age population, those at particularly high risk of low income - and for extended periods of time - are single-parent families, most headed by women; persons with disabilities; recent visible minority immigrants who are having a much more difficult time finding decent jobs than previous immigrants; Aboriginal Canadians; and single persons who are, by definition, dependent upon only one income and are therefore not cushioned by other family earners. Younger families are also increasingly vulnerable. All of these groups tend to have a relatively high incidence of unemployment over the course of a year, and they receive relatively low pay during periods of employment.

Cuts to social assistance and to EI during the mid-1990s have also adversely affected working-poor households and those on the margins of poverty. As shown in the CCSD report, *Urban Poverty in Canada*, there is growing evidence that low-income Canadians have become increasingly concentrated in very low-income neighbourhoods, particularly in the larger urban centres. While there are hopes that continuing job growth may reverse some of these trends by spreading the available work to those with fewer skills and experience, major barriers and traps still remain. Further, it appears that wages are growing faster for those at the higher end of the pay scale, thereby increasing differences, even among those who can find steady employment.

'Letting the market work' isn't working

Over the first half of the 1990s, the impact of government transfers and taxes helped offset the widening gap in market incomes. Since 1994, however, the gap in after-tax incomes has been

growing: households in the top quintile saw their income share grow by 2.1 percentage points, while those in the lowest quintile saw their share fall by 0.7 points, and the ratio of after-tax incomes between the top and bottom quintiles widened from 7.2 to 1 in 1994, to 8.5 to 1 by 1998 [6]. **The equalizing effects of the tax and transfer system on the highly unequal distribution of market incomes continues, but after-tax income inequality has been rising since the mid 1990s**. Market-driven inequality is now overwhelming the counterweight of taxes and transfers.

Last year, the Finance Committee urged the federal government to "let the market work" by maintaining public spending on a downward trend as a share of GDP, by cutting personal and corporate taxes, establishing a lower tax threshold for capital gains income, and promoting greater trade liberalization and privatization. Such a growth agenda, it was argued, would enhance productivity and ultimately, the standard of living of all Canadians.

Targeting social investment

While the CCSD does not question the importance of economic growth and job creation to social progress, we do question the premise that tax cuts for the relatively affluent have a more powerful impact on growth than does the alternative of social investment. Both tax and expenditure changes can contribute to more growth-generating investments in human and physical capital, and there is abundant evidence that public investment in such areas as child care and child development, public education, job training, university research, infrastructure and so on help raise productivity at least as much as lower taxes. A review of the economic literature reveals that tax cuts are, at best, only a weak instrument for promoting growth and higher productivity. At the same time, across-the-board tax cuts seriously undermine the public programs that sustain basic economic and social objectives [7].

A key problem with the one-sided market orientation to Canada's economic performance is that the market, left to its own devices, creates wide disparities of outcomes and opportunities, and it creates winners and losers, as documented above. While income safety nets such as EI and social assistance are very important in protecting the unemployed and those outside the labour market, it is not enough for governments to just compensate for market failure through such transfers.

Governments at all levels must be active, not just in securing overall job and income growth through good macro-economic policies, but also by equalizing access to decent employment opportunities for the most vulnerable and excluded groups, by supplementing low market incomes through income support programs (such as targeted tax credits like the Canada Child Tax Benefit), and through wider access to non-market goods and services (such as enhanced Medicare coverage and social housing). **If we are to grow together, rather than grow apart, governments must take measures to promote greater equality of access to good jobs, and to shape the distribution of market incomes through equalizing tax and transfer measures and through targeted social investment**.

INCLUSION THROUGH SOCIAL INVESTMENT

The evidence of a growing polarization, despite this period of relative prosperity, raises several fundamental questions. With a large - and still growing - federal fiscal surplus in hand, the CCSD believes that it is now possible and desirable to make the long-term social investment which is so essential to building a shared future. This investment is critical to promote greater equality of both opportunity and outcomes, and it will have positive economic impacts. **It is time to set aside the simplistic notion that only private investments are productive, and to recognise that social and private investments are complementary**.

In the CCSD's Budget 2000 submission, we noted that the educational, health and income

support systems which constitute Canada's safety net are in a dangerous state of disrepair. The results can be seen in the growing income inequality and marginalization, but also in the growing privatization of health, education and recreational costs (for example, for drugs, home care, and tuition fees). Those less affluent and the poor must pay for more out of their falling incomes, while the relatively affluent are increasingly tempted to forego the deteriorating public services and use their rising incomes to buy what they need for themselves. **The broad equality of conditions and opportunities which Canadians used to take for granted is being undercut on many fronts by the accumulated deficit in social investment**.

Budget 2000 did offer some good news. The enhanced Canada Child Tax Benefit and changes to maternity and parental leave will help many working families with children, and some useful, if modest, expenditures were announced. However, the excessive focus on tax cuts and the government's reluctance to make significant longer-term spending commitments ignored the scale of the social deficit and our collective responsibility to ensure that we grow together.

It is worth remembering that higher taxes were the least important factor in the turnaround of the federal balance sheet between 1994 and 1999. Reductions in program spending accounted for almost two-thirds (64%) of the improvement, while lower debt service charges accounted for one-fifth (21%). With the tax cuts announced in the 2000 budget, the federal government will have almost completely rolled back the taxes they increased in the first years of their mandate [8].

Promises to keep

The erosion of federal program spending continues, however, despite balanced budgets having been achieved. In 1997/98, when the deficit was eliminated, federal program spending was 12.4% of GDP; in 1999/2000, it is 12.2% and is expected to fall again next year to 11.6% - despite new program spending announced in the 2000 budget. Total program spending remains at its lowest level since the 1950s. Stepping up the tax-reduction plan in the forthcoming budget would only further erode Canada's social safety net.

While the division between tax and expenditure measures is somewhat artificial, it is the CCSD's belief, and that of many others, that the federal government has not lived up to its 1997 election promise to commit 50% of future surpluses to reinvestments in programs. Certainly, it has fallen short of a longer-term plan to gradually restore social investment as a share of GDP. The social investment we support would be significant, but affordable in the current economic context, and they would make a very real difference in the challenge of growing together.

Public opinion surveys show that the great majority of Canadians support targeted investment to meet our growing social needs, and they oppose the selfish tax-cut agenda of the very affluent. Now is the time to invest, not to further increase the gap between rich and poor Canadians.

A National Children's Agenda

There is no greater need than to invest in all of Canada's children. Governments across Canada have now committed themselves to a vision for Canada's children through the National Children's Agenda (NCA), building on the enhancement of the Canada Child Tax Benefit.

The CCSD applauds the federal and provincial governments for moving the vision for Canadian children and youth closer to a reality by adopting a framework for action. We believe that a National Children's Agenda should include not only an overarching set of values, goals, and principles, but also an effective accountability mechanism. A clear timetable with goals and targets is still needed in order to finalize the National Children's Agenda, to determine program priorities, and to establish new supports and services.

While recognizing that the focus of the current agreement is on early childhood development, the new initiative must be set within the context of a comprehensive plan for all children and youth. Such a plan would include steps to address the challenges and opportunities facing school-aged children and youth over the long term. As well, the NCA should include measures to further enhance the economic security of children and provide for the high-quality public services that are so crucial to their healthy development. The NCA must also take into consideration the particular needs of especially vulnerable groups such as lone-parent households, individuals with disabilities, Aboriginal households, and new immigrants.

In our publication series, *The Progress of Canada's Children*, the CCSD has documented the fact that there is a very uneven patchwork of child and family services across the country. Despite the expansion of child care under Quebec's $5 per day child-care plan, the number of national child-care spaces has not kept up with demand. Access to recreation, cultural and art programs has also declined as municipalities and community groups have raised user fees and privatized delivery.

Most Canadian children do not even have access to public dental programs beyond the basic care provided for children of social assistance recipients. While the Social Union Framework Agreement states that governments are committed to ensuring "access for all Canadians, wherever they live or move in Canada, to social programs and services," the above examples illustrate that there are huge gaps in the availability of such services.

In particular, the National Children's Alliance - which includes over 30 national organizations - has pointed out there are critical needs for investment in:

- early childhood care and education, including flexible, affordable child care
- safe and affordable housing
- programs for children at risk
- pre- and post-natal services
- parenting supports
- community-based recreation, and
- preventive health services.

To build such a network of supports and services for Canadian children, the CCSD recommends the following:

- **Substantial federal funding should be set aside in Budget 2001 to implement the National Children's Agenda**. The CCSD views the recently announced investment in the NCA as a very welcome first step which will lead to important new investments. We do, however, have concerns over the level of funding, the reporting arrangements, and accountability. In Year One, we recommend that the federal government provide additional funds for the development of early child development supports. Since the funds will be delivered through the CHST, monitoring of the implementation will be crucial. We believe that federal funding should have been provided through a separate block fund transfer mechanism.

- **Ongoing federal funding should be designated for the National Children's Agenda in order to sustain the Year One commitments and to finance much-needed programs for school-aged children and youth in subsequent years**. These monies would also used to establish accountability mechanisms between governments, and between governments and citizens.

In addition, the CCSD recommends:

- **The federal government should advance its timetable for the announced increases in the Canada Child Tax Benefit (CCTB)**. Because the federal surplus has grown, the CCSD believes that the government should proceed as quickly as possible with Phase III increases to the CCTB, towards a target value of $4,000 for the first child. Additional dollars in the hands of Canadian families with children will start to mitigate the debilitating impact of low family income and will increase equity between families with and without children. As elaborated below, the CCTB should also be phased out at a slower rate as income rises, in order to provide more support to moderate-income families and reduce the high marginal rates for those with low incomes.

- **The federal government must improve the plight of the poorest children in Canada by prohibiting the clawback of National Child Benefit Supplement from families on social assistance**. The vast majority of welfare-poor families in Canada receive only the base CCTB benefit because most provincial and territorial governments claw back the NCB supplement from social assistance cheques. According to the National Council of Welfare, the current design of the CCTB system means that only one-third of poor families with children are net beneficiaries under the current system. Close to 1 million children in families on social assistance derive little support from Canada's premier child poverty program.

The non-profit sector and public citizens more broadly have a key role to play in setting program priorities and by participating in program planning, design and implementation. Citizen participation in ongoing monitoring, research, evaluation and public reporting is critical. National and local research agendas are needed, along with co-ordinated data collection systems and reporting mechanisms that build on existing initiatives. Information should be expressly tied to the vision and goals for Canadian children contained in the National Children's Agenda.

A National Disability Agenda

Canadians with disabilities have waited a long time for concrete action to improve their lives. The promise associated with the 1998 report, *In Unison: A Canadian Approach to Disability Issues* by the Federal/Provincial/Territorial Ministers Responsible for Social Services has waned. There have been a few small steps taken to provide greater support to persons with disabilities in past budgets. In Budget 2000, for example, the child care expense deduction was increased to $10,000 for children eligible for the Disability Tax Credit (DTC), and a supplement to the DTC of up to $500 recognized caregivers of children with severe disabilities. As well, permanent funding of $30 million was established for the Opportunities Fund for Persons with Disabilities. Much more remains to be done, however.

As stated in In Unison, specific action is needed:

- to enhance disability supports, including measures to offset the very high costs related to living with a disability.
- to promote paid work and volunteer opportunities for persons with disabilities.
- to build an integrated and adequate income safety net.

The CCSD urges the government to continue its work with the provinces and territories to create a National Disability Agenda. It is time to move beyond the "relentless incrementalism" of past budgets. A National Disability Agenda would provide a comprehensive action plan for much-needed reforms to income, employment and support programs for persons with disabilities.

In particular, the CCSD recommends:

- **The federal government and the provinces must move forward to create a national network of supports and services to assist persons with disabilities in their daily activities**. Currently, the services available vary widely across the country. Persons with disabilities must cobble together a patchwork of private and public arrangements, of varying quality. While some services may be available in institutional settings such as hospitals or rehabilitation centres, those same supports are too often not available in the community, or are only available at a very high cost. Some services are provided to low-income individuals and families, but only to those who rely on social assistance. In effect, the link between services and income support programs creates further divisions based on cause of disability, living arrangements, employment history, family status, and so forth.

- The Canadian Council on Disability has identified acute needs in three areas:

  - prescription drugs and related health needs
  - personal support services of all kinds (such as self-directed attendant care, home support services, communications supports, remediation and tutoring in the workplace)
  - assistive devices and supplies (such as mobility aids, home oxygen, communication aids).

- ***Ensuring participation***

  These services are critical in ensuring that persons with disabilities can participate fully in Canadian society. The CCSD's own research has confirmed that the lack of support creates almost insurmountable barriers to employment. Persons with disabilities - and women with disabilities in particular - lack necessary assistance with household tasks or personal care which are key to finding and keeping employment [9].

  When, or if, persons with disabilities find employment, supports may be withdrawn - particularly if they are part of an income support program - or a large portion of the support costs are transferred to the individual, thus creating a vicious cycle and threatening their employment.

  A national network of supports and services is essential to ensure that these necessary supports are available to persons with disabilities, regardless of the type of disability, their age, geographic location, or living arrangements. Access should not be restricted by co-payment requirements, nor linked to income support programs. Ideally, such a program could form the basis of a new national home care program. In this vision, home care would not simply be confined to medical care in the home, but would include supports and services designed to foster independent living over the life cycle and in different settings. We urge the government to continue its negotiations with provincial ministers of health and social services to create a framework for a support network for persons with disabilities.

- **The federal government should move immediately to offset the costs related to living with a disability by substantially improving the existing disability credits and working towards a new refundable disability tax credit**. As noted above, there have been incremental improvements to the medical expense tax credit, the disability tax credit, the infirm dependant tax credit, the caregiver tax credit, and the child care expense deduction for parents of children with disabilities. However, these credits still fall far short

of meeting the very high costs related to disabilities. The eligibility criteria for the disability tax credit remain very restrictive. The medical expense tax credit only partially recognizes some health and disability-related costs. Moreover, both of these credits are non-refundable and are of value only to those with taxable incomes.

Improving access and increasing the value of the existing income tax provisions would be an important step towards creating a new refundable disability tax credit that would recognize the broad range of disabilities and the actual costs related to having a disability. A new refundable credit could also help sustain, in part, the creation of a national network of supports and services for persons with disabilities. Canadian governments are currently exploring alternatives for the development of services aimed at healthy child development. They must now take action to realize the citizenship rights of persons with disabilities.

A Fair Tax Agenda to Promote Greater Equality

In 1999, there was a major national debate over tax cuts. Proponents of deep cuts attributed Canada's economic woes to allegedly excessive levels of taxation, particularly for high-income earners and corporations. Tax cuts for the affluent, they said, would serve the goal of equity by "growing the pie" and creating new resources for social programs and investments. Critics of deep cuts, like the CCSD, noted that tax cuts at the high end would only deepen the growing income inequalities and foreclose much-needed social investment.

The question should be: Which combination of tax and spending measures will best promote shared progress and "growing together?" As noted above, growth and job creation are vitally important to social progress, but there is no proof that low taxes lead to strong economic growth. Many relatively high tax jurisdictions in Europe have done as well as or better than the U.S. in the 1990s, indicating that social expenditures financed from taxes are productive as well as equalizing. A decent income floor and good health, education and training for all are necessary for socially sustainable economic growth, and they promote the growth of "human" and "social capital" which are needed in a knowledge-based economy. (This issue will be explored at length in a forthcoming CCSD study. Working title: The Myth of the Equity/Efficiency Trade-off: Why we don't have to choose between social justice and economic growth.)

- **A truly balanced approach**
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The size of the current surplus means that the federal government can invest significantly, while still reducing some taxes. Tax measures can be used to promote higher levels of private investment, but across-the-board corporate tax cuts may only lead to higher dividends and capital gains for shareholders. And while personal income tax relief can directly boost after-tax incomes and household well-being, most Canadians will be the losers if tax cuts are financed from cuts to programs and services. Shifting expenditures on health, education and social security from the public to the private realm in order to finance lower taxes will only benefit the very affluent, and they will eventually pay the price of a much more divided and less inclusive society.

The CCSD recognises that **the simplistic debate of tax cuts vs. spending ignores the crucially important role of the tax system as an important and growing vehicle for progressive social policy**. Some areas of social expenditure (such as EI and social assistance) are counted as transfers (or spending), while others are accounted for as tax expenditures, not public spending (such as the Canada Child Tax Benefit, the GST Credit, and other targeted credits), but in effect they are all vehicles for transferring and redistributing income.

As one part of the tax/transfer system, the tax system remains a powerful instrument for addressing inequities in market incomes. Indeed, the tax/transfer system was largely successful in offsetting market-driven inequalities through the 1980s and early 1990s [10]. Canada differed significantly from the U.S. over this period in that after-tax income inequality was initially somewhat lower, and then remained stable rather than increasing sharply. However, growing market inequality has now widened the gap between affluent and low-income Canadians precisely because the offsetting impact of the tax/transfer system has been undercut. Deep cuts

to transfers by both levels of government account for most of this change, but regressive features of the current tax system have also played a role.

Until this year, deindexation of the income tax system (its rate structure and credits) raised the tax burden on low- and middle-income taxpayers, while tax changes in the last budget will lead to some erosion of the personal income tax system's progressivity by reducing the top and middle rates. **We believe that further tax relief should be oriented to make the system more progressive by delivering the greatest benefits to those Canadians who have shouldered the largest burden over the deficit-slashing years**.

Today, the low threshold of the basic tax exemption means that low-income Canadians often pay quite significant amounts of personal income tax as a proportion of their income. For example, the 2000 Budget showed that a typical taxpayer earning $15,000 would pay $850 in federal taxes, while a taxpayer earning $20,000 would pay $1,646. Considering provincial taxes as well, this means that the average income tax rate for someone earning $15,000 would be 8.5%, and 12.3% for someone earning $20,000. Marginal tax rates for a person in this income range are about 25%, depending on the province, and this is paid on top of CPP/QPP and EI premiums of about 5% of pre-tax income. Even families of very modest means are subject to income tax.

Taking the poor out of the tax system

Data from Statistics Canada show that the average effective income tax rate on the poorest quintile of families was 6.5% in 1998. By contrast, the bottom quintile in the U.S. pay no income tax at all, on average, because of their high income thresholds and the impacts of the Earned Income Tax Credit, while those in the next quintile pay an effective personal income tax rate of less than 1% (Economic Policy Institute. State of Working America, 1998-99, Table 2.11). While we reject the U.S. trade-off of low income taxes for low levels of spending on transfers and services, it is notable nonetheless that the U.S. has used targeted tax relief as a tool for poverty reduction. Few proponents of the U.S. as a tax model for Canada seem to appreciate that fact: under the Clinton Administration, the effective personal income tax rate on affluent Americans has risen in order to finance reductions for the less affluent, thereby increasing the overall progressivity of the U.S. income tax system.

Rather than just "cut taxes," Canada's task should be to create a more progressive tax system by targeting any additional tax relief to those who need it most - low- and modest-income Canadians - and we must do so without eroding the fiscal base we need to sustain social investment. We need to work towards taking the poor out of the tax system.

Specifically, the CCSD recommends:

- The federal government should increase the basic tax exemption to $8,000 in 2001 and at least maintain full indexation to inflation thereafter. This would provide relief to all, and proportionally, the greatest beneficiaries would be for low-income households, many of whom would then be exempt from income taxes.

  Recent federal budgets have made some strides towards removing the poor from the income tax system. Increases to the Canada Child Tax Benefit have improved the after-tax incomes of low- and modest-income families with children, the reindexation of tax thresholds and credits was welcome, and the basic tax exemption has been increased.

  All taxpayers benefit from increases in the basic tax exemption. In the 1998 budget, the exemption was raised by $500 for low-income taxpayers. In 1999, this was extended to all taxpayers and increased by another $175, then by another $100 in the 2000 budget. In the 2000 tax year, the exemption will reach $7,231 and will be increased further to "at least" $8,000 by 2004.

However welcome, the increase in the basic exemption for this year and as planned to 2004 still falls short of what is needed to restore its inflation-eroded value compared to the mid-1980s. (The exemption was introduced in 1988 as a non-refundable credit of $6,000, equivalent to $8,029 in 2000 dollars.) Changes to the basic exemption also fall short of tax reductions planned for middle- and higher-income groups. (The 12% increase in the basic exemption by 2004 compares to the 18% planned increase in the thresholds of the middle and top tax brackets.) Of course, higher-income taxpayers will also benefit from the elimination of the high-income surtax and cuts to the middle tax rate from 26 to 24%.

The 2000 Budget stated that further increasing the basic exemption would be a "priority area for further action should more resources become available." The increase that the CCSD proposes - $769, or $625 over and above an anticipated inflation adjustment of 2% - would provide a tax cut of about $100 over the projected inflation adjustment to virtually all taxpayers.

While modest, this step would restore the basic exemption to its 1988 level, remove more low-income earners from the income tax system entirely, and modestly improve the progressivity of the system as a whole. It would deliver a double benefit to lone-parent families who qualify for the equivalent-to-spousal amount. The revenue cost would be $1.75 billion, based on estimates provided by the Department of Finance in the last Economic and Fiscal Update. This appears to be eminently affordable in terms of the size of the forecast surplus, but the cost could, if deemed necessary, be reduced by phasing in the increase in the basic exemption for higher-income taxpayers, as was done in the 1998 Budget.

- **The federal government should increase the GST tax credit by $70 per adult and by $30 per child**. The GST credit which was introduced to cushion low-income Canadians from price increases brought about by sales tax reform was modest. Because it was not initially indexed to inflation, its value has eroded over time. The decision to reindex the GST credit to inflation that was contained in the 2000 Budget is welcome, and now the CCSD calls on the government to increase the credit by $70 for adults (from $202) and by $30 (from $106) per child, in order to compensate for its loss in value. This would give $200 to a low-income family of four, over and above the projected indexation adjustment. Such a measure is particularly relevant at this time, given that home heating costs for low-income families will sharply escalate this winter.

The highly targeted nature of the GST credit - phased out once family income rises above about $26,000 - means that this measure would have a modest impact on the incidence and, most importantly, the depth of poverty. The increase proposed would cost $920 million, based on estimates in the last *Economic and Fiscal Update*.

Recognizing the costs of raising children

- **The federal government should work towards a universal child tax credit that would recognize the costs that all families face in raising children**. Most other OECD countries already recognize the societal value and personal costs associated with raising children through their tax structures. In Canada, however, the costs of raising children are recognized only up to moderate-income levels, at which point the CCTB is fully phased out.

For many years now, children's advocates have argued that there should be 'horizontal equity' between families with and without children at all levels of income. A family's ability to pay taxes does not start at the first dollar of income earned; rather, it starts after attaining a minimum level of income necessary to fulfil its basic needs, including the care of dependent children.

There is currently much debate about the form that this recognition should take. A deduction is often proposed, but this would deliver the largest dollar benefit to higher-income families and it raises the issue of how to deal equitably with families with different combinations of earners and earnings. There is a strong case to be made for a return to a flat amount demogrant or Family Allowance directed to mothers, with differing views on how it should be treated as taxable income. Realistically, debate should start from the fact that we already have an evolving program based on family income, the Canada Child Tax Benefit (CCTB), which is now quite well accepted, despite its defects, and it is making a contribution to alleviating poverty and recognizing the costs of raising children.

As currently structured, the CCTB completely or partially excludes modest- to moderate-income families with children and it has high tax-back rates (to minimize total costs) which often result in very high marginal tax rates for many eligible families. It also effectively excludes many poor children on the basis of the source of their parents' income (such as social assistance benefits).

To move towards a more universal program, improvements to the CCTB could include eliminating the clawback altogether, or ending the clawback at a level that guarantees all children access to some minimum level of benefits. The former option is attractive in principle, but it would obviously be much more expensive. Creating a benefit floor would be an important step forward in ensuring that all families receive recognition for their caregiving labour, and it could be combined with measures to lower the effective marginal tax rates of families under the current system [11].

- **The CCSD believes that the federal government should phase out the combined CCTB benefit at a more gradual rate than that announced in Budget 2000, thereby providing greater economic support to modest- and middle-income families.**

- **The federal government should establish a benefit floor for all families that would, in effect, constitute a universal child benefit.**

The tax changes that we have proposed here would deliver more after-tax income to those who need it most, and they would improve the progressivity and redistributive nature of the personal income tax system. A higher exemption and increased credits, in combination with the existing rate structure, would leave the federal government with a strong fiscal base from which to finance social investments. The current system is certainly not perfect from a progressive/income redistribution perspective, but it must be acknowledged that Canada relies more on progressive personal income taxes than do most high-social-expenditure countries (which rely more on relatively regressive sales and payroll taxes) and our system is moderately progressive across most of the income distribution.

The major defect of Canada's personal income tax system is that progressivity virtually disappears at high income levels: Conrad Black's marginal tax rate is no higher than that of many middle-class Canadians, and his effective tax rate is likely much lower, given special tax treatment of capital gains and dividend income. One solution would be to introduce a new, higher tax bracket for very high-income taxpayers (for example, for those earning $150,000 or more), perhaps introduced in a revenue neutral fashion by lowering the threshold of the current top rate.

- **The CCSD recommends that the federal government maintain and enhance the progressive nature of the personal income by adjusting the rate structure.**

The CCSD also wishes to go on record with our strong opposition to any move towards a "flat tax." While superficially attractive because of the alleged simplicity of a single rate, the design of a flat tax would require a clear specification of the tax base (i.e., taxable income). If deductions and special tax measures which favour the relatively affluent were not eliminated, a

"flat" tax would, in fact, amount to lower effective taxes for those with significant property income and the ability to make large deductions (for RRSP contributions, for example).

Further, even if a flat tax had a very broad definition of income and a high tax exemption, it would cease to be progressive at and above middle-income levels. The real impact of a flat tax would not be greater simplicity, but rather a reduced tax burden on the very affluent. It should also be noted that most flat tax proposals being advanced today would erode the fiscal base of the federal government, and thus would result in large cuts to income supports and public programs and services, which would, in turn, eat into any tax benefits for the vast majority of citizens. In short, the concept of a flat tax should be rejected.

An Affordable Housing Agenda

Affordable housing is an increasingly critical issue for many Canadians. Just as we have seen a polarization in incomes through the 1990s, a divide is opening between Canadians who can afford safe and secure housing in decent neighbourhoods and those who cannot. Many groups are highlighting this housing divide, pointing to a series of factors behind the growing housing crisis and its most extreme expression, homelessness.

- The overall supply of affordable housing is diminishing. There has been no new co-op or non-profit housing, the supply of new private rental housing is dwindling, the existing rental housing has been lost to demolition and conversion. Between 1995 and 1999, Canada's urban centres lost a minimum of 13,000 rental units [12].

- The need for new affordable housing continues to grow. With more people chasing after affordable accommodation, vacancy rates have plummeted in many centres.

- Rents are rising faster than inflation. From October 1997 to October 1999, the average rent for a two-bedroom apartment rose by 11% in Toronto, 8% in Ottawa, 16% in Calgary, 10% in Edmonton, 7% in Regina, 10% in Hamilton, and 8% in Oshawa [13].

- The rental housing costs of families with children are swallowing up an increasing share of the family's often stagnant and falling incomes, significantly contributing to the depth of child poverty.

- The threat of homelessness has increased substantially. Nationally, more than 830,000 tenant households are at risk of homelessness - defined here as households which pay more than 50% of their income on housing.

- Housing costs and the failure to invest in social housing are major contributing factors to the increased concentration of low-income Canadians in very low-income neighbourhoods. Such concentrated poverty can create a destructive set of mutually reinforcing disadvantages, as can been seen in many inner-city ghettos in the United States.

Federal and provincial governments have virtually withdrawn from the housing field. Funding cuts to national housing programs have meant that new affordable housing development ground to a halt after 1993. The federal government has transferred the administration of its housing programs to the provinces, who, in turn, have generally cut their housing programs or transferred responsibility to the municipalities - the government level least able to stimulate or maintain affordable housing. In dollar terms, the federal government's subsidy contributions of $1.6 billion per year have been frozen and are expected to decline as operating agreements with the provinces run out. Significant cutbacks in federal-provincial transfers have spurred rollbacks in rent-subsidy programs under provincial social assistance. Canada is alone among other

industrialized countries in having completely withdrawn from the social housing field [14].

A roof over our heads

As in other policy areas, governments are placing excessive faith in private markets and "the community" to meet the demand for affordable housing. Following the U.S. example, many provinces are exploring the use of fiscal incentives and leverage tools to promote low-income housing, such as the Low-Income Housing Tax Credit or tax-exempt bonds issued by state financing authorities. These types of initiatives attempt to create incentives for private investment, but typically require many different investors to finance one affordable housing development. The federal government and provinces are similarly interested in fostering these types of partnerships and community-based interventions.

The reality is that private developers have not stepped into the breach. Nor are communities in a position to generate the capital necessary to underwrite major affordable housing initiatives. **Partnerships should be a supplement to - rather than a replacement for - a strong public sector presence in housing**.

It is untenable that the federal government should continue to sit on the sidelines as increasing numbers of Canadians struggle to find and keep affordable housing. A number of housing groups have put forward concrete suggestions to create a new housing policy for Canada. The Federation of Canadian Municipalities, for example, is developing a promising National Housing Strategy that includes action under four areas:

- a flexible capital grant program for housing administered by an arms-length foundation targeting locally designed initiatives.
- a private rental program to encourage private rental production through tax reform and/or favourable loan programs.
- the creation of investment pools of money for affordable housing, to be loaned to affordable-housing providers at preferred interest rates.
- enhanced income supplement programs to make rents affordable to low-income Canadians.

Similarly, the Canadian Housing Renewal Association is promoting the idea of a new National Housing Foundation to support the development and rehabilitation of affordable housing stocks. The National Housing and Homeless Network is calling on governments to double their housing spending.

Budget 2000 set aside $753 million for homelessness initiatives over a three-year term - monies which had been previously announced - and it launched a new infrastructure program which includes funds for affordable housing among a host of other funding priorities, like roads, sewers, "green infrastructure" and the like. The funds may or may not be directed to improving housing accessibility, depending on local priorities. Clearly, the government could and should take much bolder steps to address the housing crisis.

- The CCSD recommends that the federal government take a leadership role in developing a national housing strategy in conjunction with the provinces, municipalities and non-government housing associations, under the auspices of the Social Union Framework Agreement.

- The federal government should develop financial instruments including tax measures and capital pools to assist with the construction, financing and long-term maintenance of affordable housing stocks, in partnership with community and private sector partners, and building upon the many constructive proposals being advanced by municipal, voluntary and academic housing advocates.

Measuring and Monitoring Social Progress

Accurate information and analysis of our social situation is critical as we continue to debate our collective future, in order to identify our collective priorities and take action. Social progress demands that we understand the current realities and the effectiveness of current policies.

Today, the measurement, monitoring and reporting of our progress as a country is dominated by the economic side. Measures of economic progress such as the Gross Domestic Product (GDP) and the TSE 300 Index are reported regularly. Many people believe that if these indicators are headed in the right direction, all is well with the country. However, the data presented above clearly show that this is not the case, and good economists understand that GDP is only a very partial measure of well-being, one which fails to take into account such critical issues as the distribution of income, the extent to which some citizens are marginalized or excluded, the level of insecurity faced by households, the quality of family life, and the health of individuals, families and communities. GDP tells us if we are growing, but not if we are growing together or moving towards the kind of society Canadians want.

Indicators of social progress

Some social indicators are widely available and reported on - including labour force and poverty indicators - but the level of attention and legitimacy accorded to these social indicators remains limited. There is, however, a growing consensus that reliable, ongoing sets of social indicators are needed in order to properly inform public debate and policy.

The CCSD has been doing its part to move this agenda forward by publishing two annual reports on social indicators: *The Progress of Canada's Children* and the *Personal Security Index*. Both studies bring together a wide range of data within an overall analytical framework which makes some assessment of broad progress possible. Other notable efforts include reports on the state of Canada's families done by the Vanier Institute of the Family; recent initiatives in the reporting of health outcomes of children done by the Canadian Institute of Child Health; and recent reporting on the health of Canadians by the Canadian Institute for Health Information.

The CCSD is encouraged by the interest in measuring social progress and by new initiatives that are currently underway. The Policy Research Secretariat's work on social cohesion and pan-Canadian social indicators will undoubtedly advance this research agenda. As well, new grant programs such as the Community-University Research Alliances, under the Social Sciences and Humanities Research Council, hold promise. But much more needs to be done to actively expand research on social progress in partnership with the voluntary sector and citizens' groups, particularly in light of the Social Union Framework Agreement (SUFA) and ongoing discussions on the National Children's Agenda.

SUFA provides the immediate impetus and rationale for consolidating efforts to measure social progress in Canada. Accountability and transparency are key themes, reflected in strategies outlined in the Agreement, such as the requirement to measure and monitor outcomes of new and existing social programs, to share information and best practices to support the development of outcome measures, and to use third parties to assist in assessing social program performance. Similarly, the call in SUFA for greater citizen engagement is important. As signatories to SUFA, governments have committed themselves to establishing "effective

mechanisms for Canadians to participate in developing social priorities and reviewing outcomes."

Monitoring social well-being in Canada requires a sustained, long-term strategy. It is a key aspect of public accountability, linking policy and program initiatives to outcomes for all stakeholders involved.

- **The CCSD recommends that the federal government devote $50 million in Budget 2001 for the development and implementation of a national strategy to monitor the health and well-being of Canadians**. This would allow the development of a national research agenda, co-ordinated data collection systems, and a national reporting mechanism, building on existing government and NGO initiatives.

- **The federal government should bring together the expertise of government, academics and the voluntary sector to develop and implement social monitoring**. Specifically, we propose that the government bring together the Policy Research Secretariat, the Social Sciences and Humanities Research Council (SSHRC) and representatives of community-based non-governmental organizations to initiate and conduct social monitoring. An annual $15 million contribution should be allocated, with the funds to be administered by SSHRC.

- **Conclusion**

- **Notes**

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GROWING TOGETHER

Last year's report from the Finance Committee talked about "getting the fundamentals right." In the view of the CCSD, the Committee concentrated excessively on the growth agenda, in isolation from the social agenda and thereby failed to fully recognize the indivisibility of our economic and social well-being. As described above, **we face a real risk of "growing apart" if we do not take active measures now to ensure that we "grow together." Major social investment must be undertaken to reinforce and complement economic growth, and to spread the growing prosperity of some Canadians to all Canadians**.

Getting the fundamentals right means providing economic and social security for all Canadians in the face of a rapidly changing global economy and an increasingly diverse society. It means ensuring the opportunity for all citizens to fully participate. It means giving our children the best chance possible to grow and develop through the National Children's Agenda. It means making key reinvestments in the social infrastructure of Canada, including affordable housing and supports for persons with disabilities. It means taking low-income Canadians out of the tax system.

We can do *much more* to build a prosperous and inclusive society and fortunately, the means are now at hand. We just need to find the will to act.

- **Notes**

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1. Between 1997 and 1998, the poverty rate among families dropped from 14.3 to 13.0%, and among unattached individuals, it fell from 41.2 to 39.4%. Statistics Canada, *Income in Canada* (Ottawa: 2000) p. 218.
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3. *Ibid.*, p. 220.
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